

**Information to identify the case:**

Debtor 1	<u>Eddie Otero</u>	Social Security number or ITIN	xxx-xx-8864
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Filomena M Otero</u>	Social Security number or ITIN	xxx-xx-3936
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-19363-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eddie Otero

Filomena M Otero

7/14/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eddie Otero  
Filomena M Otero  
Debtors

Case No. 18-19363-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 14, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eddie Otero, Filomena M Otero, 7 Van Mar Avenue, Pleasantville, NJ 08232-3524
517519135	+ Apex Asset Management, LLC, P.O. Box 5407, Lancaster, PA 17606-5407
517519136	+ AtlantiCare, P O Box 360, Findlay, OH 45839-0360
517628386	+ Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215
517519153	Sun trust Bank, 1797 East Expy NE, Atlanta, GA 30329
517519155	+ TriCare Medical Transportation, 825 Noahs Rd., Pleasantville, NJ 08232-4227

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 14 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 14 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 14 2023 20:59:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: RASEBN@raslg.com	Jul 14 2023 20:59:00	New Residential Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517519135	^ MEBN	Jul 14 2023 20:57:01	Apex Asset Management, LLC, P.O. Box 5407, Lancaster, PA 17606-5407
517519137	EDI: BANKAMER.COM	Jul 15 2023 00:52:00	Bank of America N.A., P.O. Box 15019, Wilmington, DE 19886
517633530	+ EDI: BANKAMER2.COM	Jul 15 2023 00:52:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517519138	+ EDI: CITICORP.COM	Jul 15 2023 00:52:00	Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
517519141	Email/Text: BKelectronicnotices@cenlar.com	Jul 14 2023 21:00:00	Cenlar, 425 Phillips Blvd, Ewing, NJ 08618
517519142	+ EDI: CITICORP.COM	Jul 15 2023 00:52:00	CITI, P O Box 790040, Saint Louis, MO 63179-0040
517519140	EDI: CAPITALONE.COM	Jul 15 2023 00:52:00	Capital One, 1500 Capital Drive, Richmond, VA 23238
517519139	+ EDI: CAPITALONE.COM	Jul 15 2023 00:52:00	Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492
517519143	+ Email/Text: mediamanagers@clientservices.com	Jul 14 2023 20:59:00	Client Services Incorporated, 3451 Harry S

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			Truman Blvd., Saint Charles, MO 63301-9816
517519144	+ Email/Text: clientservices@credit-control.com	Jul 14 2023 21:00:00	Credit control LLC, 5757 Phantom Dr Suite330, Hazelwood, MO 63042-2429
517556647	+ EDI: IRS.COM	Jul 15 2023 00:52:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517519145	+ EDI: DCI.COM	Jul 15 2023 00:52:00	Diversified Consultants, 10550 Deerwood Park Blvd., Suite 309, Jacksonville, FL 32256-2805
517519146	+ EDI: BLUESTEM	Jul 15 2023 00:52:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
517519147	^ MEBN	Jul 14 2023 20:55:19	GreenSky, P.O. Box 29429, Atlanta, GA 30359-0429
517645777	+ Email/Text: BKelectronicnotices@cenlar.com	Jul 14 2023 21:00:00	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517640972	EDI: JEFFERSONCAP.COM	Jul 15 2023 00:52:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517519149	EDI: JEFFERSONCAP.COM	Jul 15 2023 00:52:00	Jefferson Capital Systems, LLC, 16 McLeland Rd., Saint Cloud, MN 56303
517638318	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2023 21:01:36	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517519150	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2023 21:00:00	MCM, 2365 Northside Drive, San Diego, CA 92108-2710
517519151	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2023 21:00:00	Midland Credit Management, Inc., P.O. Box 2001, Warren, MI 48090-2001
517615009	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2023 21:00:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517938160	+ Email/Text: mtgbk@shellpointmtg.com	Jul 14 2023 20:59:00	New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885315	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2023 20:59:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885316	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2023 20:59:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675, Greenville, SC 29603-0675
517519152	+ Email/Text: Supportservices@receivablesperformance.com	Jul 14 2023 21:01:00	Receivables Performance Management, 20816 44th Ave. W, Lynnwood, WA 98036-7744
517519154	+ EDI: RMSC.COM	Jul 15 2023 00:52:00	Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
517521976	+ EDI: RMSC.COM	Jul 15 2023 00:52:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517519159	+ EDI: WFFC.COM	Jul 15 2023 00:52:00	WFFNATBANK, P.O. Box 94498, Las Vegas, NV 89193-4498
517519158	+ EDI: WFFC2	Jul 15 2023 00:52:00	WFFinace, P O Box 29704, Phoenix, AZ 85038-9704
517519156	+ EDI: WFFC2	Jul 15 2023 00:52:00	Wells Fargo, P.O. Box 14517, Des Moines, IA 50306-3517
517601713	EDI: WFFC2	Jul 15 2023 00:52:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517519157	+ EDI: WFFC2		

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Jul 15 2023 00:52:00

Wells Fargo Financial National Bank, Client  
Processing - MAC N0003-038, 800 Walnut Street,  
Des Moines, IA 50309-3605

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938161		New Penn Financial, LLC, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC, Shellpoint Mortgage Servicing
517519148	*+	Internal Revenue Service, P.O. Box 931000, Louisville, KY 40293-1000

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor New Residential Mortgage LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com
Terry Tucker	on behalf of Debtor Eddie Otero terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Filomena M Otero terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10